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**State:** Arkansas **Filing Company:** Life Insurance Company of Alabama  
**TOI/Sub-TOI:** H07I Individual Health - Specified Disease - Limited Benefit/H07I.002A Dread Disease - Cancer Only  
**Product Name:** Cancer Rate Increase  
**Project Name/Number:** LOA/AMHLOACRIAR

## Filing at a Glance

Company: Life Insurance Company of Alabama  
Product Name: Cancer Rate Increase  
State: Arkansas  
TOI: H07I Individual Health - Specified Disease - Limited Benefit  
Sub-TOI: H07I.002A Dread Disease - Cancer Only  
Filing Type: Rate  
Date Submitted: 11/13/2012  
SERFF Tr Num: HESS-128753274  
SERFF Status: Closed-Disapproved  
State Tr Num:  
State Status: Disapproved-Closed  
Co Tr Num: AMHLOACRIAR  
  
Implementation: On Approval  
Date Requested:  
Author(s): Antoinette Hess  
Reviewer(s): Rosalind Minor (primary)  
Disposition Date: 11/19/2012  
Disposition Status: Disapproved  
Implementation Date:

State Filing Description:

**State:** Arkansas **Filing Company:** Life Insurance Company of Alabama  
**TOI/Sub-TOI:** H071 Individual Health - Specified Disease - Limited Benefit/H071.002A Dread Disease - Cancer Only  
**Product Name:** Cancer Rate Increase  
**Project Name/Number:** LOA/AMHLOACRIAR

## General Information

Project Name: LOA Status of Filing in Domicile: Pending  
Project Number: AMHLOACRIAR Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 11/19/2012  
State Status Changed: 11/19/2012  
Deemer Date: Created By: Antoinette Hess  
Submitted By: Antoinette Hess Corresponding Filing Tracking Number:  
Filing Description:  
Submission  
Rate Increase Filing

Individual Cancer Plans With Unlimited Radiation and Chemotherapy Benefits  
Form Numbers:: CA-AK-1984, HIC-700-388, 300 CC, HC3991, HC597-97

Hess Compliance Consulting has been retained to submit this filing on behalf of Life Insurance Company of Alabama. A letter of authorization is included.

The Company is requesting a rate increase of 15.0% for their individual Cancer Plans with unlimited radiation and chemotherapy benefits.

The rate increase will become effective on the later of the next premium due date after approval or 12 months from the last rate increase implementation date.

## Company and Contact

### Filing Contact Information

Toni Hess, Compliance Consultant Toni.Hess@HessCC.Com  
c/o DaVinci Consulting 352-226-4860 [Phone]  
301 Oxford Valley Road  
Suite 903  
Yardley, PA 19067

### Filing Company Information

(This filing was made by a third party - hesscomplianceconsulting)

Life Insurance Company of	CoCode: 65412	State of Domicile: Alabama
Alabama	Group Code:	Company Type:
302 Broad Street	Group Name:	State ID Number:
Gadsden, AL 35901	FEIN Number: 63-0321291	
(256) 543-2022 ext. [Phone]		

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? Yes  
Fee Explanation: \$50 per rate filing  
Per Company: No

Company	Amount	Date Processed	Transaction #
Life Insurance Company of Alabama	\$50.00	11/13/2012	64832984

<b>SERFF Tracking #:</b>	HESS-128753274	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AMHLOACRIAR
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Life Insurance Company of Alabama		
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Rosalind Minor	11/19/2012	11/19/2012

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Arkansas Rate History	Antoinette Hess	11/16/2012	11/16/2012

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Telephone Conversation of 11/14/12	Note To Filer	Rosalind Minor	11/15/2012	11/15/2012

<b>SERFF Tracking #:</b>	HESS-128753274	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AMHLOACRIAR
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## Disposition

Disposition Date: 11/19/2012

Implementation Date:

Status: Disapproved

Comment:

It is the primary mission of the Arkansas Insurance Department to protect consumers.

Based on the substantial rate increases since 2001 and the low loss ratio, we are disapproving your request for a 15% rate increase.

Thank you for your understanding and cooperation.

<b>Company Name:</b>	<b>Overall % Indicated Change:</b>	<b>Overall % Rate Impact:</b>	<b>Written Premium Change for this Program:</b>	<b># of Policy Holders Affected for this Program:</b>	<b>Written Premium for this Program:</b>	<b>Maximum % Change (where req'd):</b>	<b>Minimum % Change (where req'd):</b>
Life Insurance Company of Alabama	15.000%	15.000%	\$3,380	15	\$22,536	15.000%	15.000%

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Health - Actuarial Justification	Disapproved	No
<b>Supporting Document</b>	Authorization Letter	Disapproved	Yes
<b>Supporting Document</b>	Arkansas Rate History	Disapproved	Yes

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Project Name/Number:	LOA/AMHLOACRIAR		

## Amendment Letter

Submitted Date: 11/16/2012

Comments:

As requested, the Arkansas rate history is attached.

Thank you.

Toni Hess

Changed Items:

*No Form Schedule Items Changed.*

*No Rate Schedule Items Changed.*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Arkansas Rate History
Comments:	
Attachment(s):	
AR Exh A.pdf	

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## Note To Filer

**Created By:**

Rosalind Minor on 11/15/2012 01:44 PM

**Last Edited By:**

Rosalind Minor

**Submitted On:**

11/19/2012 09:46 AM

**Subject:**

Telephone Conversation of 11/14/12

**Comments:**

As discussed in our telephone conversation of 11/14/12, it is requested that you provide our Department with the history of rate increases in Arkansas.

Thank you for your cooperation.

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## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	15.000%
<b>Effective Date of Last Rate Revision:</b>	07/14/2010
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Life Insurance Company of Alabama	15.000%	15.000%	\$3,380	15	\$22,536	15.000%	15.000%

<b>SERFF Tracking #:</b>	HESS-128753274	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	AMHLOACRIAR
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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Authorization Letter	Disapproved	11/19/2012
Comments:			
Attachment(s):			
Authorization for Toni - 2012.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Arkansas Rate History	Disapproved	11/19/2012
Comments:			
Attachment(s):			
AR Exh A.pdf			



J. STEVEN KECK  
Senior Vice President  
and Secretary

LIFE INSURANCE COMPANY

*of Alabama*

HOME OFFICE  
P. O. BOX 349  
GADSDEN, ALABAMA 35902  
Phone: (256) 543-2022

August 27, 2012

Hess Compliance Consulting, LLC  
11251 SE 4<sup>th</sup> Street  
Williston, FL 32696

To Whom It May Concern:

The firm of Hess Compliance Consulting, LLC is hereby authorized to submit forms, rate filings or other filings requiring actuarial certification for approval to the Department of Insurance on behalf of Life Insurance Company of Alabama. Revisions to the filings, as may be necessary to gain approval, are included in this authorization.

Sincerely,

J. Steven Keck, FSA, MAAA  
Executive Vice President, Chief Operating Officer

# Life Insurance Company of Alabama (NAIC #65412)

## Actuarial Memorandum for Individual A&H Rate Increase Cancer Plans with Unlimited Chemotherapy Benefits

### Exhibit A - Arkansas Rate Increase History

<u>Plan</u>	<u>Increase Pct</u>	<u>Date</u>
C13	20.0%	May, 1988
C13	20.0%	April, 1990
C22	20.0%	May, 1990
C13	15.0%	April, 1991
C22, C23	20.0%	September, 1991
C13	20.0%	April, 1992
C27, C32	20.0%	July, 1993
C13, C22, C23	20.0%	October, 1993
C13, C22, C23, C27, C32, C33, C39	20.0%	October, 1994
C13, C22, C23, C27, C32, C33, C39	17.0%	December, 1995
C13, C22, C23, C27, C32, C33, C39	20.0%	December, 1996
C13, C22, C23, C27, C32, C33, C39, C59	20.0%	July, 1998
C13, C22, C23, C27, C32, C33, C39, C59	30.0%	October, 1999*
C13, C22, C23, C27, C32, C33, C39, C59	30.0%	October, 2001
C13, C22, C23, C27, C32, C33, C39, C59	30.0%	October, 2002
C13, C22, C23, C27, C32, C33, C39, C59	15.0%	October, 2003
C13, C22, C23, C27, C32, C33, C39, C59	25.0%	October, 2004
C13, C22, C23, C27, C32, C33, C39, C59	25.0%	October, 2005
C13, C22, C23, C27, C32, C33, C39, C59	25.0%	October, 2006
C13, C22, C23, C27, C32, C33, C39, C59	15.0%	November, 2007
C13, C22, C23, C27, C32, C33	15.0%	November, 2008
C13, C22, C23, C27, C32, C33, C39, C59	15.0%	November, 2009
C13, C22, C23, C27, C32, C33, C39, C59	15.0%	January, 2011

\*The 20% increase approved in 1999 was implemented concurrently with the 2000 increase.